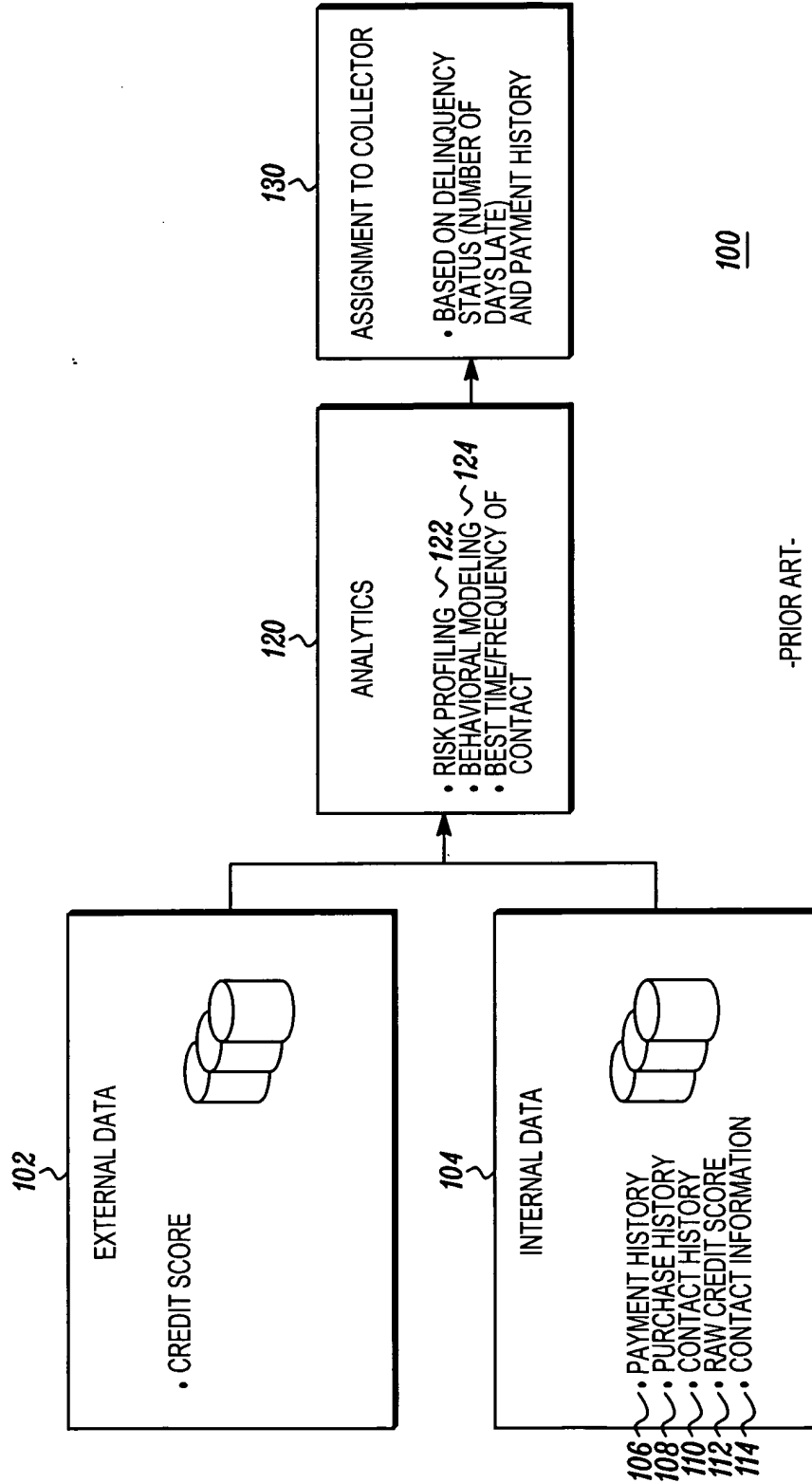


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-PRIOR ART-

FIG.1

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200

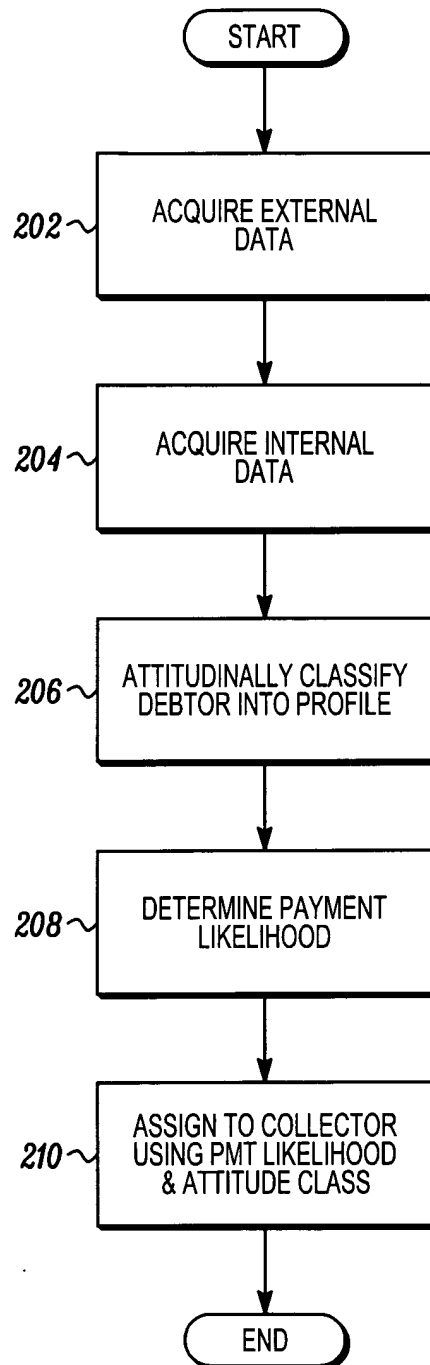


FIG.2

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300

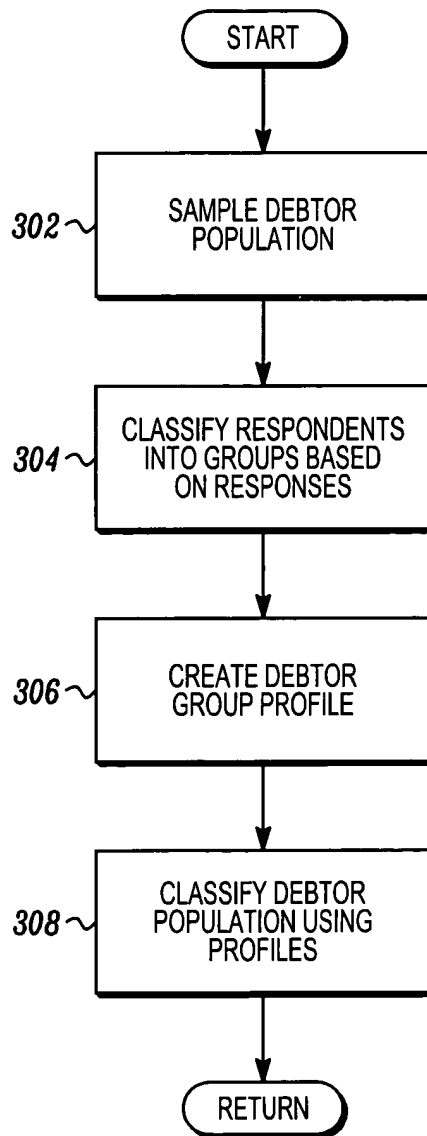


FIG.3

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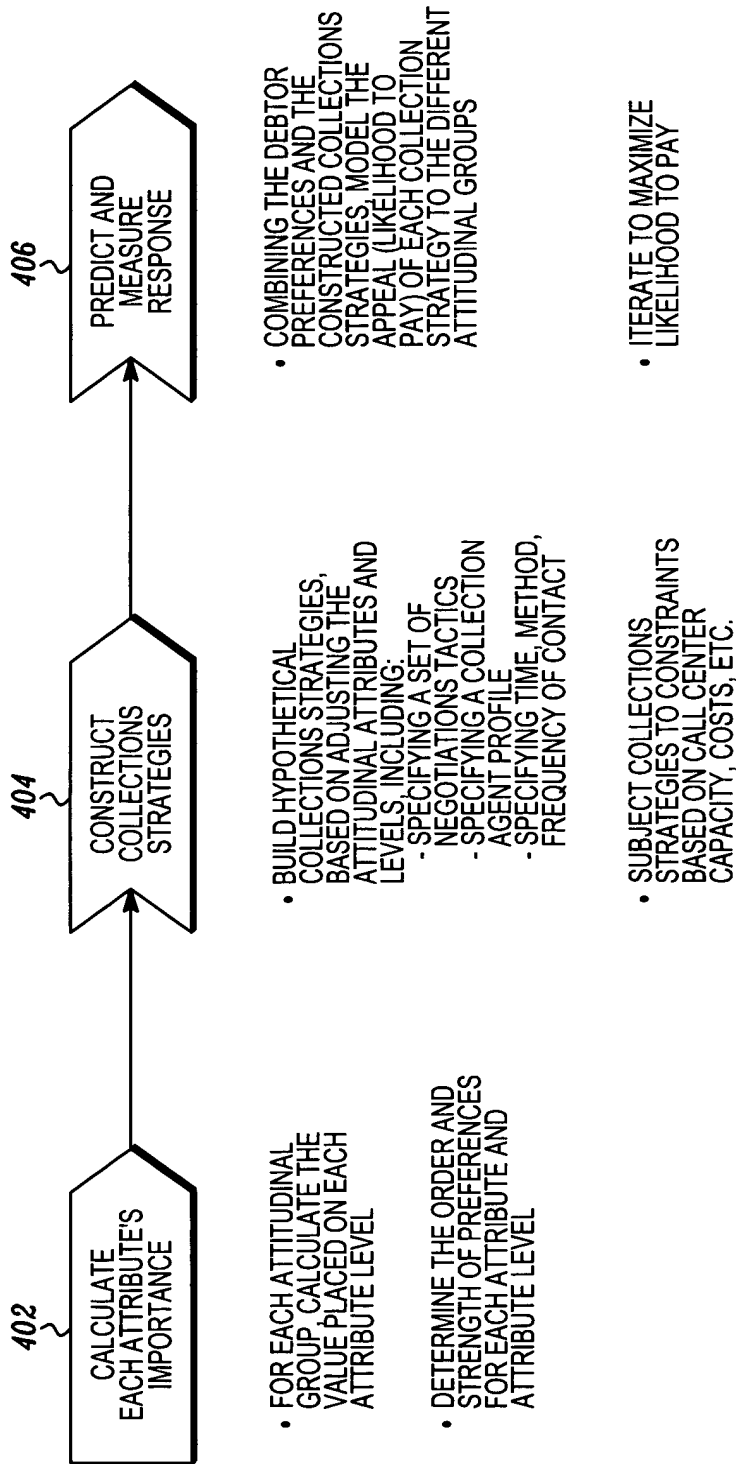


FIG.4

400

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GROUP	DESCRIPTION
"NEGOTIATORS"	<ul style="list-style-type: none">• TOP PRIORITY IS FLEXIBILITY TO RESTRUCTURE DEBT TERMS• PARTICULARLY VALUE ABILITY TO LENGTHEN DEBT TERM• LOW VALUE ON NICENESS OF AGENT OR CONTACT FREQUENCY• VIEW PROTECTING CREDIT RATING AS IMPORTANT• WANT TO BE CONTACTED ONCE TO RESTRUCTURE DEBT• MODERATELY CONCERNED ABOUT CREDIT RATING
"WORRIERS"	<ul style="list-style-type: none">• VERY CONCERNED ABOUT AVOIDING LATE PAYMENTS SHOWING UP ON CREDIT REPORT• STRONGLY VALUE ABILITY TO DEFER PAYMENTS• APPRECIATE NICE AGENTS THAT LISTEN TO THEIR PROBLEMS• WANT TO BE CONTACTED AT HOME• DESIRE A FOLLOW-UP LETTER TO CONFIRM PAYMENT STATUS
"INDIGNANTS"	<ul style="list-style-type: none">• DO NOT CARE ABOUT NICENESS OF AGENT• DO NOT CARE ABOUT CREDIT RATING• DISLIKE FREQUENT CALLS AND LETTERS• VALUE BEING ABLE TO SKIP PAYMENTS• DO NOT RESPOND TO AGGRESSIVE COLLECTION METHODS

500

FIG.5

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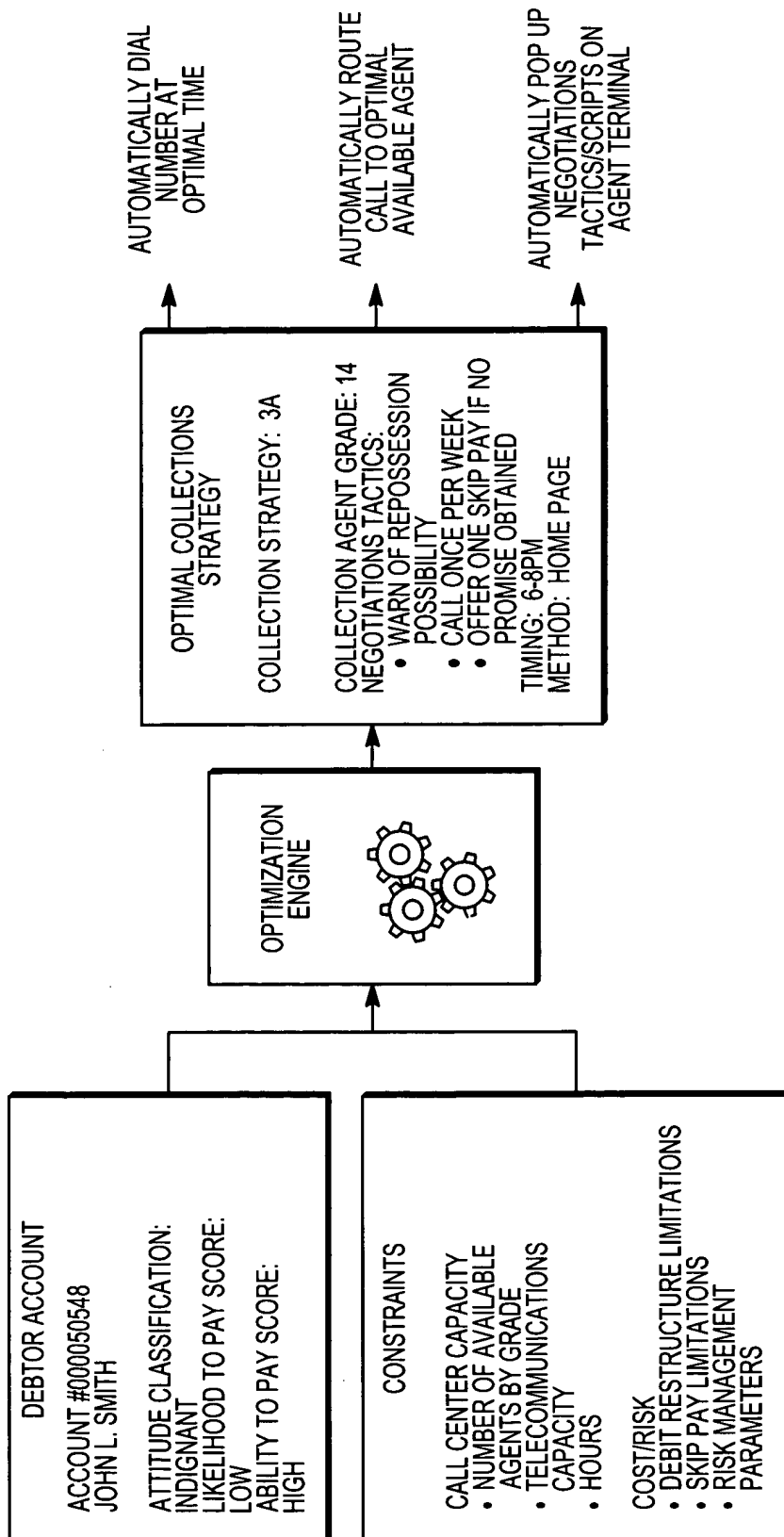


FIG.6

600